
By: **Senator DeGrange**

Introduced and read first time: February 6, 2004

Assigned to: Finance

A BILL ENTITLED

1 AN ACT concerning

2 **Consumer Protection - Credit Card Accounts - Related Services**

3 FOR the purpose of prohibiting a person that issues a credit card to a consumer in the
4 State from imposing a fee or charge, or including a fee or charge on a consumer's
5 credit card statement, for a service related to the consumer's credit card account
6 unless the consumer has requested the service or agreed in writing to receive
7 the service; and generally relating to fees and charges for services related to
8 credit card accounts.

9 BY adding to
10 Article - Commercial Law
11 Section 13-319
12 Annotated Code of Maryland
13 (2000 Replacement Volume and 2003 Supplement)

14 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF
15 MARYLAND, That the Laws of Maryland read as follows:

16 **Article - Commercial Law**

17 13-319.

18 A PERSON THAT ISSUES A CREDIT CARD TO A CONSUMER IN THE STATE MAY
19 NOT IMPOSE A FEE OR CHARGE, OR INCLUDE A FEE OR CHARGE ON A CONSUMER'S
20 CREDIT CARD STATEMENT, FOR A SERVICE RELATED TO THE CONSUMER'S CREDIT
21 CARD ACCOUNT UNLESS THE CONSUMER HAS REQUESTED THE SERVICE OR AGREED
22 IN WRITING TO RECEIVE THE SERVICE.

23 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect
24 October 1, 2004.